



Dental Plans

Plan Benefits

Each of the dental plan options provides comprehensive dental coverage for enrolled members. On the next pages you will find a general description of each of the options, followed by a Benefits-At-A-Glance chart comparing key benefits of the plans.

In choosing a dental plan it is important to consider the types of services covered and the dental providers available to you. Benefits are based on four main classifications of services:

- **Diagnostic and Preventive** usually includes: cleanings, exams, X-rays, sealants and fluoride treatments
- **Basic** usually includes: fillings, root canals, periodontics, extractions, oral surgery and general anesthesia
- **Major** usually includes: crowns, bridges and dentures
- **Orthodontics** usually includes: diagnostic and retention treatment

Learn More

You can find more information at <http://eweb.cabq.gov/>

Keep in mind this information is a summary only, and you should refer to each plan's official Summary Plan Description for full details, including all limitations and exclusions.

Your Choices

You may choose to enroll yourself and your eligible dependents in one of two dental options:

- Delta Dental Plan of New Mexico
- United Concordia Flex

Cost of Coverage

No matter which plan you choose, your employer will pay a portion of the premium. Your portion of the cost is taken on a per pay period basis. Your cost depends on the plan you choose as well as what family members you enroll.

Take care of your mouth; Take care of your body.

By maintaining good oral health, you can help take care of the rest of your body.

Delta Dental helps make maintaining good oral health easy with Diagnostic and Preventive Care benefits that never reduce the Annual Plan Maximum. These important benefits (routine cleanings, oral exams and X-rays) can be scheduled twice a year knowing that the full \$1,500 will always be available should more costly non-routine procedures be needed.

To receive 100% Preventive Care coverage, visit a Delta Dental PPO dentist. Regardless of which type of Delta Dental dentist is selected, a deductible never applies to Preventive Care.

Need other kinds of dental care? Under the Delta Dental Point-of-Service Plan, the choice of which type of network dentist to use is always yours. Delta Dental PPO dentists are subject to lower fee maximums, and that reduces the dollar amount of out-of-pocket costs when copayments do apply. Delta Dental Premier allows the greatest access, including every type of Specialists.

Your plan, your choice!

LINKS BETWEEN ORAL HEALTH

Mouth

Many of the drugs prescribed for systemic conditions can cause dry mouth. Dry mouth makes periodontal disease worse and increases susceptibility to tooth decay. Signs of many diseases and infections affecting overall health appear in the mouth and can be identified by your dentist during an oral exam.

Pancreas

Individuals with gum disease have twice the prevalence of Diabetes as those without it; individuals with Diabetes are at greater risk for periodontal disease. Unmanaged gum disease disrupts the control of blood sugars, making our bodies more resistant to the insulin produced by the Pancreas and increasing the risk for serious complications of Diabetes such as heart disease.

Reproductive Tract

Studies indicate that women who receive scaling and root planing (periodontal treatment) during pregnancy have as much as an 84% reduction in the rate of premature births.

Brain

Periodontal (gum) disease increases the risk of stroke because bacteria in the mouth can increase the chance of developing the blood clots which cause strokes.

Heart

People who have uncontrolled periodontal disease are four times more likely to develop heart disease. Also, the control of heart disease is more difficult in patients who have gum disease that is not well controlled.

Bones

There may be a link between Osteoporosis and bone loss in the jaw. The jaw bone anchors our teeth. When it becomes less dense, tooth loss can occur. Drugs prescribed for bone loss may increase the chances of complications after routine dental care.

Enroll today!

Delta Dental PPOSM

- Over 744 points of access in New Mexico.
- Over 125,000 dentist locations nationally, with dentists in all 50 states.
- Features a fee schedule that helps make dental services more affordable and reduces out-of-pocket costs at the time services are received.

Delta Dental Premier[®]

- The broadest selection of dentists – over 370 points of access in the Albuquerque Metro area; over 1,000 places to access in-network care statewide.
- With almost 203,700 dentist locations nationally, and dentists in all 50 states, Delta Dental Premier is the nation's most extensive dental network.

Use Participating Providers! Out-of-pocket costs will be typically be much lower if services are received from a dentist who participates in one of Delta Dental's provider networks. Maximum Approved Fees are greatly reduced for out-of-network services, and non-participating dentists may balance bill patients up to the full amount of their submitted charges.

United Concordia Dental Plan Highlights

Valuable benefit feature included with your plan!

Your United Concordia dental plan includes our **Preventive Incentive®** benefit feature. With *Preventive Incentive*, any benefit dollars paid for **ALL** covered Diagnostic and Preventive (Class I) services do **not** reduce your annual maximum. Therefore, you will have more benefit dollars available for other covered dental services you may need.

Services that qualify for the **Preventive Incentive** feature include:

- Cleanings
- Exams
- X-rays
- Fluoride treatments for dependent children
- Emergency treatment for the relief of pain
- Sealants for dependent children

Benefits of choosing a network dentist

Through your Concordia Flex dental plan, you have access to the **Concordia Advantage Plus** network of dentists. While you can visit any dentist or specialist without a referral, you will maximize your benefits by visiting an Concordia Advantage *Plus* network dentist.



You can:

- **Save money**—Because our network dentists accept our allowances as payment in full for covered services, there's no balance-billing and you save more out of pocket.
- **Save time**—Our network dentists agree to file claims, so it's one less thing for you to worry about.

To find an Concordia Advantage *Plus* network dentist, visit our website at UnitedConcordia.com and click on *Find a Dentist*.




Preventive
Incentive®

More Benefits. More Smiles. Now.

**Receive a cleaning,
exam, x-ray, or
ANY Class I service,
and it won't count
toward your annual
maximum!**

Dental Benefits At-A-Glance

This is a highlight of the benefits only. Refer to your member certificate or group subscriber agreement for specific details, including limitations and exclusions.

Delta Dental of New Mexico		
	Delta Dental PPO	Delta Dental Premier
Annual Benefit Maximum (per plan year)  Preventive Care Security (PCS) included. Benefits paid for Diagnostic and Preventive Services <i><u>never</u></i> reduce the Annual Benefit Maximum	\$1,500 per person	
Deductible	\$50 per person, \$150 family (lifetime max)	
Lifetime Orthodontic Benefit Maximum	\$1,200 per person	
Diagnostic and Preventive Services		
Examples of Diagnostic and Preventive Services include: Cleanings, Exams, X-rays, Fluoride treatment, Sealants, Emergency treatment for the relief of pain	Plan pays 100% no deductible applies	Plan pays 80% no deductible applies
Basic Services		
Examples of Basic Services include: Fillings, Stainless steel crowns, Root canals, Periodontics, Oral surgery, Prescription medications for dental related conditions	Plan pays 85% subject to deductible	Plan pays 85% subject to deductible
Major Services		
Examples of Major Services include: Specified implant services, Crowns, Partial or complete dentures, Bridges	Plan pays 50% subject to deductible	Plan pays 50% subject to deductible
Orthodontic Services		
Diagnostic, active and retention treatment for adults and children	Plan pays 50%	Plan pays 50%

The benefit levels shown are subject to the applicable Delta Dental Maximum Approved Fees, which are less for Delta Dental PPO dentists than Delta Dental Premier dentists. Because the cost of dental care is less when treatment is received from a Delta Dental PPO dentist, receiving services from these dentists, whenever possible, will result in lower out-of-pocket costs.

Out-of-pocket costs may be significantly higher if services are received from a dentist who does not participate in one of Delta Dental's provider networks. Maximum Approved Fees are greatly reduced for out-of-network services, and non-participating dentists may balance patients up to the full amount of their submitted charges.

Enrolled persons are entitled to a PRE-DETERMINATION OF BENEFITS anytime more costly procedures are anticipated. When requested by a dental provider, an advance estimate of benefits payable can be provided by Delta Dental before dental care services are received. Pre-determination is strongly recommended and there is no charge for this service.

Network: Concordia Advantage <i>Plus</i>	United Concordia
	United Concordia Dental Plan ¹
Annual Benefit Maximum (per plan year) Preventive Incentive [®] included: Benefit dollars paid for covered Diagnostic and Preventive services do not reduce your Annual Benefit Maximum.	\$1,500 per person
Annual Deductible	\$25 per individual, \$75 per family
Lifetime Orthodontic Benefit Maximum	\$1,200 per person
Diagnostic and Preventive Services ²	
Examples of Diagnostic and Preventive Services include: Cleanings, Exams, X-rays, Fluoride treatment, Sealants, Emergency treatment for the relief of pain	Plan pays 100% of allowable amount, no deductible applies (except when visiting a non-network dentist)
Basic Services ³	
Examples of Basic Services include: Fillings, Stainless steel crowns, Root canals, Periodontics, Oral surgery, Prescription medications for dental related conditions	Plan pays 85% of allowable amount after deductible
Major Services	
Examples of Major Services include: Specified implant services, Crowns, Partial or complete dentures, Bridges	Plan pays 50% of allowable amount after deductible
Orthodontic Services	
Diagnostic, active and retention treatment for dependent children to age 25	Plan pays 60% up to lifetime maximum

1. Plan pays percentage of United Concordia's allowances for covered services received from any dentist. However, additional out-of-pocket costs may apply when visiting a non-network dentist.

2. Fluoride: 2 per year up to age 19. Sealants: permanent molars only.

3. Amalgam fillings on posterior teeth. Composite resin fillings for anterior teeth only.